



Digital Payment Systems in Urban Informal Markets of Dar es Salaam, Tanzania: An Economic Impact Analysis

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Abstract

Digital payment systems have gained significant traction in urban informal markets across Africa, offering new opportunities for financial inclusion and operational efficiency. The research employs a mixed-methods approach combining quantitative surveys with qualitative interviews to analyse data from selected informal markets in Dar es Salaam. Digital payments facilitated over 40% of all transactions in sampled markets, leading to an average reduction of 15% in transaction fees for market vendors. The integration of digital payment systems has positively impacted the economic viability and operational efficiency of urban informal markets in Dar es Salaam. Governments should incentivize further adoption of digital payments through subsidies and training programmes to enhance financial inclusion among market traders. Digital Payments, Informal Markets, Financial Inclusion, Market Vendors, Economic Impact

Keywords: *African Economies, Digital Payments, Financial Inclusion, Payment Systems, Urban Informal Markets*

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